



## **City of Berwyn Neighborhood Stabilization Program**

### **Regular NSP Program Homes**

**You cannot tour a home until you have been pre-approved for a mortgage, or have submitted your application to a lender and are waiting for pre-approval.**

#### **Get Pre-Approved Now!**

These Homes are part of the Regular NSP Program. You must be pre-approved for a mortgage so you, and the City, know you can afford to purchase the home. It doesn't matter what lender you go to, but you must be pre-approved for a mortgage to participate. That pre-approval is your ticket to filling out an application to purchase an NSP home.

#### **Talk To A Realtor.**

It is not required to have a realtor to participate in this program, but the City of Berwyn encourages you to have one. Your realtor will help you through this process, and is there to act on your behalf. If you purchase an NSP home, your realtor will receive a 2 ½ % commission paid by the by the NSP Program, and not by you.

After you have a pre-approval letter from your lender, you can view a home with your realtor. You can always attend one of the open houses scheduled by the City. The open house schedule is on the City's website.

#### **Prepare a Contract and Application.**

Let's pretend you decided on that beautiful bungalow, and it is in your budget. With the help of your Realtor you will complete a standard real estate contract (your Realtor will know which one) and an NSP Application. The NSP Applications are available on the City's website. The application is short, and the directions are easy to follow. Your realtor will help.

#### **Submit your Contract and Application.**

Your realtor will then present the Contract and Application to the City of Berwyn's Realtor:

**Joanne A. Zaworski**  
LYNX Real Estate Services, LLC  
708-395-7443 or [j-zaworski@sbcglobal.net](mailto:j-zaworski@sbcglobal.net).



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